GOVERNMENT OF ANDHRA PRADESH
ABSTRACT

PR&RD – "**YSR AASARA**" Scheme under Navaratnalu - Providing financial assistance to Rural and Urban poor women in Self Help Groups who availed bank loans for financial needs by reimbursement of entire bank outstanding loan amount as on 11.04.2019 in four instalments from the financial year 2020-21 through respective Welfare Corporations – Detailed guidelines for implementation of the Scheme – Orders – Issued.

PANCHAYAT RAJ AND RURAL DEVELOPMENT (RD.I) DEPARTMENT

G.O.MS.No. 655 **Dated: 22-08-2020.**

Read the following:

1. Single file received from the CEO, SERP, Vijayawada, e_file No.SERP-18021/5/2020-DIR-BPS-SERP Dated:29.06.2020.
2. G.O.Ms.No.654, R&RD(RD-I) Department, dt.21-08-2020

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ORDER:-

Government in the G.O. 2nd read above have introduced a new scheme name as "YSR AASARA" under Navaratnalu, for proving financial assistance to rural and urban poor women in Self Help Groups who availed bank finance to meet their all types of financial needs, by reimbursement of entire bank outstanding loan amount as on 11.04.2019 to the rural and urban SHG members in four instalments from the financial year 2020-21 through respective Welfare Finance Corporations.

2. Now, the Government, after careful consideration, hereby issue the following detailed guidelines for implementation of YSR AASARA Scheme:-

GUIDELINES FOR IMPLEMENTATION OF "YSR AASARA" SCHEME:

I. Title of the Scheme:

The scheme is named as "YSR AASARA".

II. Objective of the Scheme.

The objective of the scheme is to reimburse the entire bank outstanding loan amount as on 11.04.2019 directly to the Groups Savings accounts of the SHG women in four instalments from financial year 2020-21 through the respective welfare Corporations. This will create access to enhanced livelihood opportunities, income generation and wealth creation at the household level, on a sustainable basis leading to better standards of living of poor SHG members both in rural and urban areas.

III. Eligibility Criteria:

Women SHGs which have availed bank finance under SHG BANK LINKAGE SCHEME from Scheduled Commercial Banks, Regional Rural Banks and Cooperative Banks having bank loan outstanding balance as on 11.04.2019 in the state of Andhra Pradesh are eligible under this Scheme.

[P.T.O]

IV. Operational Guidelines:

A. For SHGs:

a. To implement the “YSR AASARA” scheme SERP & MEPMA have to obtain SHG wise Bank Loan outstanding details as on 11.04.2019 from all banks operating in the state of Andhra Pradesh through SLBC of AP.

b. This data should be mapped with Savings Bank account number of the Self Help Groups existing in the database of SERP & MEPMA (both Rural and Urban areas).

c. The details of the SHGs not mapped with database were made available to the field staff with a request to furnish SHG ID in the column provided after proper validation.

d. SHG wise pre-populated “YSR AASARA” certificate will be generated with the existing database of SERP & MEPMA.

e. Community Coordinators (CC) / Community Organisers (CO) along with Village Organisations (VO) / Slum Level Federation (SLF) members will approach the concerned bank branches and obtain the loan outstanding confirmation as on 11.04.2019.

f. Branch Managers can make necessary corrections in the pre-populated “YSR AASARA” certificates based on the information available in their branch office records wherever required.

g. On receipt of the certification from banks, SHG should convene a meeting with all the SHG members and inform the loan outstanding details to them and obtain confirmation from the groupson the bank certificate about the correctness of the loan outstanding as on 11.04.2019.

h. The outstanding loan balance certified by the branch manager and confirmed by Self Help Groups shall be uploaded in the SERP and MEPMA websites.

i. The responsibility was fixed to Assistant Project Managers (APMs) & Area Coordinators (AC) to ensure correctness of the loan amount outstanding as on 11.04.2019 and other details mentioned in the certificate which was uploaded in the website in rural areas and Community Organisers (COs) in urban areas.

j. The correctness of the certificate should be verified by the Area Coordinator of SERP/ Project Directors (PD) DRDA / MEPMA and accord approval for crystallization/freezing the loan outstanding balance amount as on 11.04.2019 for implementation of the scheme.

B. For Members:

a. After finalizing the bank loan outstanding amount as on 11.04.2019 based on the Bank certification and SHG confirmation, CC has to obtain member wise loan outstanding details from the SHGs also need to collect caste and sub caste details of respective SHG members along with Aadhar number and individual Savings Bank account details of member.

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b. CC/CO has to enter all the SHG member loan outstanding details as on 11.04.2019, caste and sub caste details, SHG members Aadhar details.

c. APM / TMC has to verify the same and approve.

d. The Project Director shall verify the SHG members list, approve the same and forward to SERP / MEPMA for onward submission to respective corporations for sanction of amount.

e. Approved final SHG members list shall be displayed in the Village/ Ward secretariat VO/SLF.

f. It shall also be noted that eligibility criteria and method of applying for the scheme shall be published in the Village/Ward secretariat VO/SLF to facilitate any SHG/SHG member who fulfils the eligible criteria to enroll in case her name is missing in the list.

V. SHG Loan amount outstanding balance ineligible under the Scheme

a. The Bank loan outstanding against any SHG which was classified as Non Performing Assets (NPA) by the financial institution as on 11.04.2019 is not eligible as the groups would have disintegrated long ago itself.

b. Loan accounts closed on or before 11.04.2019 and loans availed after 11.04.2019 are not eligible, as the Scheme is applicable to loan amount outstanding as on 11.04.2019.

VI. Grievances Redressal Mechanism

a. The aggrieved SHG can give representation to APM, Area Coordinator, Project Director DRDA/PO ITDA at the respective districts in rural areas.

b. Urban SHGs can give representation to Community Organizer, City Mission Manager, Project Director, MEPMA at the respective Town/Cities.

c. Grievances shall also be accepted at Spandana call centre, Collectorate of the respective districts, SERP Head Office Vijayawada and MEPMA Head Office Guntur.

d. The Nodal officer for addressing the grievances is Project Director DRDA/Project Officer, ITDA/Project Director MEPMA at district level.

e. All complaints received at all levels shall be forwarded to PD DRDA/PO ITDA/PD MEPMA as the case may be for redressal.

f. If any Grievance is unresolved at district level of PD DRDA/PO ITDA /PD MEPMA should recommend/forward the grievance to SERP/MEPMA State Office to resolve the issue.

g. After redressal of the complaint at state level, the same may be informed to PD DRDA/PO ITDA /PD MEPMA as the case may be and they should intimate the result to the complainant.

VII. Other Criteria

a. SHG member can utilize this amount for any purpose of her choice without any restrictions.

b. Banks should not withhold the amount released under “YSR AASARA” scheme in the SHG Member SB account for any reason.

c. Banks should not adjust amount released under “YSR AASARA” scheme to the loan account of the group/individual loan outstanding of the members / loan outstanding of the family members.

d. The amount credited in SHG member SB account under “YSR AASARA” Scheme should be recorded in the minutes book of the SHG and individual pass books.

VIII. Public Information:

a. The SERP/MEPMA shall place the list of all eligible SHGs under “YSR AASARA” scheme in their respective websites

b. A copy of the same shall be displayed at the Village Secretariat in rural areas and Municipal office or ward office in the municipal areas.

c. Wide publicity should be given on implementation of the scheme through Village Volunteers in rural areas & Ward Volunteers in urban areas.

d. Field staff of SERP/MEPMA should create awareness among SHGs /SHG members on the guidelines and implementation of the scheme.

e. The SERP/MEPMA should be give extensive publicity in close coordination with the I&PR department and intensive campaign to disseminate the scheme guidelines

IX. Payment through the respective Corporations:

a. The corporation concerned shall generate bills in CFMS portal duly uploading the eligible SHG members data with eligible amount for release by the Finance Department towards “YSR AASARA”.

b. Upon release of the amount by Finance Department through CFMS the amount shall be remitted into the unencumbered bank accounts of the beneficiaries.

c. Upon successful payment of the amount, SMS shall be sent to mobile phones of the beneficiaries, intimating them the remittance of the amount.

d. Payment Remittance Acknowledgements shall be generated at the Village / Ward VO/TLF Secretariats and the same shall be handed over to the beneficiaries concerned, by the Village / Ward VO/TLF Volunteers concerned along with the message of the Hon’ble Chief Minister in the form of a letter.

X. <u>Implementation & Monitoring Mechanism:</u>

a. SERP in rural areas and MEPMA in urban areas shall be the implementing & monitoring Agency and identification of eligible SHG/ SHG member for the scheme.

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b. Data updation shall be carried out in the web application in prescribed screens and specific formats.

c. Payments are processed by respective departments through the Welfare Corporations and credited electronically into the unencumbered bank accounts of beneficiaries.

d. AP Centre for Financial Systems and Services (APCFSS) shall provide required technical support for implementation of the scheme.

3. The C.E.O. SERP, A.P. Vijayawada and the Officers noted in the address entry shall take further action accordingly.

(BY ORDER AND IN THE NAME OF THE GOVERNOR OF ANDHRA PRADESH)

GOPAL KRISHNA DWIVEDI
PRINCIPAL SECRETARY TO GOVERNMENT

To
The Chief Executive officer, SERP, AP, Vijayawada
The Mission Director, MEPMA, Vijayawada
All District Collectors of Andhra Pradesh
The Spl. Commissioner GVWV&VSWS Department
The Managing Directors of all concerned Welfare Finance Corporations.
All Departments in the Secretariat.
The PAO, AP, Vijayawada.
The Accountant General, A.P. Vijayawada.

Copy to:

The PSs to the Minister (PR & RD, Mines & Geology), the Minister, MA&UD/ the Minister(Social Welfare)/the Minister(BC Welfare)/ the Minister(Tribal Welfare)/ the Minister, Minority Welfare.
The PS to Chief Secretary to Government.
The OSD to Secretary to CM.
The PS to Principal Secretary, VS/WS Department,
The Secretary, Social Welfare Department,
The Special Chief Secretary, BC Welfare Department,
The Secretary, Tribal Welfare Department.
The Principal Secretary, Minority Welfare Department.
The PSs to Principal Secretary to PR & RD/ Prl.Secretary, Finance Department
The Finance (FMU.PR & RD, RWS) Department.
The PAO, AP, Vijayawada.
The Accountant General, A.P. Vijayawada.

// FORWARDED::BY::ORDER //

SECTION OFFICER